AMENDMENTS TO THE CLAIMS

1   (Currently Amended) A system for managing relationships between a first party and

2 a second party comprising:

3   at least one processor;

4   memory coupled to said at least one processor;

5   said memory comprising a plurality of modules configured to manage distributor

6   information;

7   said plurality of modules comprising a selling agreements module configured to generate a

8   selling agreement;

9   said plurality of modules comprising a commission module configured to determine

10   commission amounts associated with a sales transaction based on said selling

11   agreement;

12   said plurality of modules comprising a licensing module configured to determine if a party

13   associated with said sales transaction has a valid license;

14   said plurality of modules comprising a payment module for distributing payment associated

15   with said sales transaction to said party.

1   2.   (Original)   The system of claim 2 wherein said licensing module is further

2 configured to determine if a party associated with said sales transaction comprises a valid

3 appointment.

1   3.   (Original)   The system of claim 1 wherein said plurality of modules further

2 comprises a distributor administration module configured to manage information associated with a

3 plurality of distributors.

1   4.   (Original)   The system of claim 1 wherein said selling agreement comprises

2 compensation components.

1   5.   (Original)   The system of claim 4 wherein said selling agreement comprises

2 document components.

1   6.   (Original)   The system of claim 5 wherein said selling agreements module
2 configured to generate said selling agreement utilizes a configuration engine to determine which of
3 said compensation components and said document components to include.

1   7.   (Original)   The method of claim 6 wherein said commission module accesses a
2 commission engine to determine said commission amounts.

1   8.   (Original)   The system of claim 1 wherein said selling agreement comprises a
2 binding contract between an institution having at least one product and a distributor.

1   9.   (Original)   The system of claim 8 wherein said institution comprises financial
2 institution.

1   10.   (Original)   The system of claim 8 wherein said product comprise financial
2 product.

1   11.   (Original)   The system of claim 10 wherein said financial product comprises life
2 insurance.

1   12.   (Original)   A system for managing relationships between a first party and a
2 second party comprising:
3   a database source comprising a plurality of data objects representative of at least one
4   distributing party, at least one selling agreement and at least one license or
5   appointment associated with said at least one distributing party;
6   a distributor management engine configured to obtain at least one of said plurality of data
7   objects from said database source and determine whether said at least one
8   distributing party conforms with said at least one selling agreement and said at least
9   one license or appointment is valid.

1   13.   (Original)   The system of claim 12 further comprising:
2   a backbone coupled to said distributor management engine, said backbone configured to
3   transport said at least one of said plurality of data objects.

1   14.   (Original)   The system of claim 12 further comprising:

2   an interface for obtaining a plurality of business rules defining relationships between an

3   institution and said at least one distributing party.

1   15.   (Original)   The system of claim 13 further comprising:

2   a commission engine configured to utilize said backbone to fetch said at least one selling

3   agreement from said database source.

1   16.   (Original)   The system of claim 15 wherein said commission engine generates

2   commission schemes utilized to model a set of selling agreement objects.

1   17.   (Original)   The system of claim 16 wherein said distributor management engine

2   generates payments based on said selling agreement objects.

1   18.   (Original)   The system of claim 12 further comprising:

2   a workflow process engine configured to process workflow events.

1   19.   (Original)   The system of claim 18 wherein said workflow process events are

2   determined by business rules defined by a user.

1   20.   (Original)   The system of claim 19 further comprising:

2   a commerce configuration engine configured to provide a configuration engine access to

3   said business rules.

1   21.   (Original)   The system of claim 12 further comprising:

2   a report engine configured to generate a plurality of reports associated with said at least one

3   distributing party.

1   22.   (Original)   The system of claim 21 wherein said report engine utilizes report

2   templates to generate said plurality of reports.

1   23.   (Original)   The system of claim 12 further comprising:

2   a distributor administration module for managing said plurality of data objects.

1   24.   (Original)   The system of claim 12 further comprising:

2   a licensing and appointment module configured to enable an institution to manage said at

3   least one license or appointments data object for at least one said distributor.

1   25.   (Original)   The system of claim 24 wherein said licensing and appointment

2   module is configured to validate license or appointment compliance with a set of industry

3   regulations by evaluating said at least one license or appointment data object.

1   26.   (Original)   The system of claim 12 further comprising:

2   a selling agreements module configured to enable said institution to define and create a

3   business contract with said at least one distributing party.

1   27.   (Original)   The system of claim 26 wherein said selling agreements module

2   manages a set of business rules governing how contract components are combined into said at least

3   one selling agreement associated with each of said at least one

4   distributing party.

1   28.   (Original)   The system of claim 27 further comprising:

2   a debt management module configured to enable said institution to manage distributor

3   advances and repayments.

1   29.   (Original)   The system of claim 28 wherein said debt management module is

2   utilized to define and manage a set of payment rules defining parameters for paying said at least

3   one distributing party.

1   30.   (Original)   The system of claim 12 further comprising:

2   a net pay module enabling said institution to track and calculate payments to distributors.

1   31.   (Original)   The system of claim 12 wherein said institution comprises a financial

2   services institution.

1   32.   (Original)   A system for managing relationships between a first party and a

2   second party comprising:

3	an interface for obtaining a plurality of business rules defining relationships between an
4	institution and at least one distributor;
5	a database source comprising a plurality of data objects representative of said at least one
6	distributor, at least one selling agreement and at least one license or appointment
7	associated with said at least one distributor;
8	a commission engine configured to determine a commission amount associated with said at
9	least one distributor by evaluating said at least one selling agreement data object;
10	a backbone coupled to said distributor management engine, said backbone configured to
11	transport said at least one of said plurality of data objects to a plurality of modules;
12	said plurality of modules comprising, a distributor administration module for managing said
13	plurality of data objects;
14	said plurality of modules comprising, a licensing and appointment module configured to
15	determine if said at least one license or appointment data object associated with said
16	at least one distributor is in compliance with a set of industry regulations;
17	said plurality of modules comprising, a selling agreements module configured to enable
18	said institution to define and create a selling agreement with said at least one
19	distributor;
20	said plurality of modules comprising, a payment module configured to distribute said
21	commission amount to said at least one distributor.

| 1 | 33. | (Original) | The system of claim 32 wherein said commission engine utilizes said |
| 2 | backbone to fetch said at least one selling agreement from said database source. |

1	34.	(Original)	The system of claim 32 further comprising:
2	a workflow process engine configured to process workflow events, said workflow process
3	events determined by said business rules.

| 1 | 35. | (Original) | The system of claim 32 further comprising: |
| 2 | a commerce configuration engine configured to provide access to said business rules. |

1	36.	(Original)	The system of claim 32 further comprising:
2	a report engine configured to generate a plurality of reports associated with said at least one
3	distributor.

1   37.   (Original)   The system of claim 36 wherein said report engine utilizes report

2   templates to generate said plurality of reports.

1   38.   (Original)   The system of claim 32 wherein said selling agreement comprises a

2   contract between said institution and said at least one distributor.

1   39.   (Original)   The system of claim 38 wherein said selling agreements module

2   manages a set of business rules governing how contract components are combined into said at least

3   one selling agreement associated with each of said at least one distributors.

1   40.   (Original)   The system of claim 32 further comprising:

2   a debt management module configured to enable said institution to manage distributor

3   advances and repayments.

1   41.   (Original)   The system of claim 28 wherein said debt management module is

2   utilized to define and manage a set of payment rules defining parameters for paying said at least

3   one distributor.

1   42.   (Original)   The system of claim 12 wherein said institution comprises a financial

2   services institution.

1   43.   (Withdrawn)   A method for using a data processing system for managing

2   relationships between a first party and a second party comprising:

3   generating a selling agreement using resources of the data processing system to define a

4   relationship between a first party and a second party;

5   determining a commission amount associated with a sales transaction based on said selling

6   agreement using resources of the data processing system;

7   determining if said second party associated with said sales transaction has a valid license

8   using resources of the data processing system;

9   distributing said commission amount to individuals associated with said sales transaction

10   using resources of the data processing system.

1   44.   (Withdrawn) The method of claim 43 further comprising:

2   determining if said second party associated with said sales transaction comprises a valid

3   appointment.

1   45.   (Withdrawn) The method of claim 43 wherein said selling agreement comprises

2   compensation components.

1   46.   (Withdrawn) The method of claim 45 wherein said selling agreement comprises

2   document components.

1   47.   (Withdrawn) The method of claim 43 wherein said generating said selling

2   agreement further comprises:

3   obtain rules associated with said selling agreement;

4   determining which of said compensation components and said document components to

5   include in said selling agreement based on said rules.

1   48.   (Withdrawn) The method of claim 43 further comprising:

2   accessing a commission model to determine said commission amounts.

1   49.   (Withdrawn) The method of claim 43 wherein said first party comprises an

2   institution having at least one product to be sold by a second party.

1   50.   (Withdrawn) The method of claim 49 wherein said second party comprises a

2   distributor.

1   51.   (Withdrawn) The method of claim 49 wherein said institution comprises a

2   financial institution.

1   52.   (Withdrawn) The method of claim 51 wherein said at least one product comprise

2   financial product.

1   53.   (Withdrawn) The method of claim 52 wherein said financial product comprises life

2   insurance.

1 54. (Withdrawn) A computer program product comprising:
2 a computer usable medium comprising computer readable code for managing relationships
3 between a first party and a second party comprising, said computer readable
4 program code configured to:
5 generate a selling agreement defining a relationship between a first party and a second
6 party;
7 determine a commission amount associated with a sales transaction based on said selling
8 agreement;
9 determine if said second party associated with said sales transaction has a valid license;
10 distribute said commission amount to individuals associated with said sales transaction.

1 55. (Withdrawn) The computer program product of claim 54 further comprising
2 computer readable program code configured to determine if said second party associated with said
3 sales transaction comprises a valid appointment.

1 56. (Withdrawn) The computer program product of claim 54 wherein said selling
2 agreement comprises compensation components.

1 57. (Withdrawn) The computer program product of claim 56 wherein said selling
2 agreement comprises document components.

1 58. (Withdrawn) The computer program product of claim 54 wherein said computer
2 readable program code configured to generate said selling agreement further comprises computer
3 readable code configured to:
4 obtain rules associated with said selling agreement;
5 determining which of said compensation components and said document components to
6 include in said selling agreement based on said rules.

1 59. (Withdrawn) The computer program product of claim 54 further comprising
2 computer readable program code configured to access a commission model to determine said
3 commission amounts.

1   60.   (Withdrawn)   The computer program product of claim 54 wherein said first party
2 comprises an institution having at least one product to be sold by a second party.

1   61.   (Withdrawn)   The computer program product of claim 60 wherein said second
2 party comprises a distributor.

1   62.   (Withdrawn)   The computer program product of claim 60 wherein said institution
2 comprises a financial institution.

1   63.   (Withdrawn)   The computer program product of claim 60 wherein said at least one
2 product comprises a financial product.

1   64.   (Withdrawn)   The computer program product of claim 63 wherein said financial
2 product comprises life insurance.

S/N: 09/810,514